

In re:
Robert E. Poet
Debtor

Case No. 22-10978-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Sep 02, 2022

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 10

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 04, 2022:

Recip ID	Recipient Name and Address
db	+ Robert E. Poet, 41 Caenarvon Lane, Haverford, PA 19041-1048
cr	Discover Products In Discover Bank Discover Produc, PO Box 3025, New Albany, OH 43054-3025
14685756	+ Citizens Bank, N.A., c/o Mary F. Kennedy, Esq., 1310 Industrial Boulevard, 1st Floor, Suite 101, Southampton PA 18966-4030

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Sep 02 2022 23:47:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 02 2022 23:47:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	Email/PDF: bncnotices@becket-lee.com	Sep 02 2022 23:43:35	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
cr	^ MEBN	Sep 02 2022 23:39:12	Citizens Bank, N.A. s/b/m to Citizens Bank of Penn, 10561 Telegraph Road, Glen Allen, VA 23059-4577
14684399	Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 02 2022 23:46:00	Citizens Bank, 1 Citizens Dr, Riverside, RI 02915
14684413	Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 02 2022 23:46:00	Citizens Bank, One Citizens Plaza, Providence, RI 02903
14685589	^ MEBN	Sep 02 2022 23:39:12	Citizens Bank, N.A. s/b/m to Citizens, Bank of Pennsylvania, 10561 Telegraph Road, Glen Allen, VA 23059-4577

TOTAL: 7

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14684412	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court:, Citizens Bank, 1 Citizens Dr, Riverside, RI 02915

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 04, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 2, 2022 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor M&T Bank bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
MARY F. KENNEDY	on behalf of Creditor Citizens Bank N.A. s/b/m to Citizens Bank of Pennsylvania mary@javardianlaw.com, coleen@javardianlaw.com;chris.cummins@javardianlaw.com
MICHAEL ALAN SIDDONS	on behalf of Debtor Robert E. Poet msiddons@siddonslaw.com heath@casedriver.com;casedriverecf@casedriver.com;siddonsmr96394@notify.bestcase.com;casedriverecf@gmail.com;ecf@ca sedriver.com
REBECCA ANN SOLARZ	on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

LAW OFFICE OF GREGORY JAVARDIAN, LLC
By Mary F. Kennedy, Esquire
Attorney I.D. # 77149
1310 Industrial Blvd.
1st Floor, Suite 101
Southampton, PA 18966
(215) 942-9690
Attorney for Citizens Bank, N.A. s/b/m to Citizens Bank of Pennsylvania

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	Chapter 13 Proceeding
Robert E. Poet	
Debtor(s)	22-10978 ELF

**STIPULATION BY AND BETWEEN ROBERT E. POET AND CITIZENS BANK,
N.A. S/B/M TO CITIZENS BANK OF PENNSYLVANIA**

WHEREAS, the parties hereto, and their respective counsel, have agreed as to the disposition of the Motion for Relief from the Automatic Stay filed by Mary F. Kennedy on behalf of mortgagee, Citizens Bank, N.A. s/b/m to Citizens Bank of Pennsylvania (“Movant”).

NOW, THEREFORE, intending to be legally bound, the parties hereto, herewith stipulate as follows:

1. Movant is a mortgagee and holder of a perfected, secured claim against the Debtor pursuant to a Note and Mortgage on Debtor’s real estate known as at 41 Caenarvon Lane, Haverford, PA 19041.
2. Upon approval by the United States Bankruptcy Court of the within Stipulation, Debtor and secured creditor, Citizens Bank, N.A. s/b/m to Citizens Bank of Pennsylvania, agree to the following:

(a) Debtor(s) acknowledges that the current regular monthly post-petition mortgage payment is \$3,432.96 per month. The monthly payment is subject to change in accordance with the terms of the Note and Mortgage.

(b) Debtor(s) acknowledge that debtor(s) is currently due for the following amounts post-petition:

5/1/2022 Payment	\$3,432.96
6/1/2022 Payment	\$3,432.96
7/1/2022 Payment	\$3,432.96
8/1/2022 Payment	\$3,432.96
Motion for Relief Attorney Fees & Costs	\$1,238.00
TOTAL	\$14,969.84

(c) Commencing with the September 1, 2022 payment the Debtor(s) shall resume and shall continue to make all regular monthly post petition mortgage payments when they are due in accordance with said Note and Mortgage.

(d) Within fifteen (15) days of the Court's approval of this Stipulation Debtor(s) shall amend the Plan to provide for the payment of the post-petition arrears of \$14,969.84 to Movant through the Plan.

(e) Within fifteen (15) days of the Court's approval of this Stipulation Movant shall amend its Proof of Claim to add the \$14,969.84 in post-petition arrears to its arrears claim.

(f) All payments from Debtor(s) to Citizens Bank, N.A. s/b/m to Citizens Bank of Pennsylvania its successors and/or assigns shall be in the form of certified funds or Trustee checks if conduit payments.

- (g) The provisions of the Stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this Stipulation, including fees and costs, due under the terms of the mortgage and applicable law.
- (h) The Debtor(s) shall timely tender all payments and comply with all conditions in accordance with this Stipulation. If such payments or conditions are not timely made, Movant may provide the Debtor(s) and their counsel with fifteen (15) days written notice of default. If the default is not cured within the fifteen (15) day period, Movant may certify the default to this Court and an Order shall be entered granting Citizens Bank, N.A. s/b/m to Citizens Bank of Pennsylvania its successors and/or assigns relief from the automatic stay without further notice and hearing.
- (i) Should Citizens Bank, N.A. s/b/m to Citizens Bank of Pennsylvania its successors and/or assigns be granted relief from the stay after filing a Certification of Default in accordance with paragraph 2(h) above, the parties agree that the said relief order shall include the following language: “bankruptcy Rule 4001(a)(3) is not applicable and Movant is allowed to immediately proceed with foreclosure and all other relief available under the Non Bankruptcy law.”

(j) The parties agree that a facsimile may be submitted to the Court as if it
were an original.

STIPULATED AND AGREED TO BY:

/s/ Michael Alan Siddons
Michael Alan Siddons, Esquire
Attorney for Debtor, Robert E. Poet

Date: August 31, 2022

/s/ Mary F. Kennedy
Mary F. Kennedy, Esquire
Attorney for Citizens Bank, N.A. s/b/m to Citizens Bank of Pennsylvania

Date: September 1, 2022

/s/ LeRoy Etheridge
For Kenneth E. West, Esquire
Trustee

Date: August 31, 2022

ORDER

On this 2nd day of September, 2022, approved by the Court.



United States Bankruptcy Judge
Eric L. Frank